## REMARKS

Claims 1, 4, 5, and 7 remain in the application and claims 1 and 4 have been amended hereby.

Reconsideration is respectfully requested of the rejection of claims 1, 4, and 5 under 35 USC 102(e), as being anticipated by Peterson '020.

A feature of the terminal device according to the present invention is that the accounting points are stored in a memory (45 in Fig. 3) built in in the terminal device.

Advantages of this feature of the present invention are that a card reader and associated equipment are not required, the cost associated with circulating cards is eliminated, and the user does not have to go to a dealer to purchase a card. See the paragraph bridging pages 57 and 58 of the present application, for example.

It is respectfully submitted that Peterson '020 fails to show or suggest storing accounting points in a memory built in in the terminal device. Peterson '020 teaches the use of a removable smart card (88 in Fig. 3) for storing the accounting points. Therefore, the system of Peterson '020 has the disadvantages that the present invention eliminates.

Accordingly, it is respectfully submitted that amended claim 1, and the claims depending therefrom, are not anticipated by Peterson '020.

6715/60188

Reconsideration is respectfully requested of the rejection of claims 1, 4, and 5 under 35 USC 103(a), as being unpatentable over Peterson '020 in view of Kupka et al.

The rejection of claims 1, 4, and 5 over Peterson '020 has been addressed above and, because there are no features in Kupka et al. that somehow could be combined with Peterson '020 and result in the presently claimed invention, it is respectfully submitted that claims 1, 4, and 5 are patentably distinct over Peterson '020 in view of Kupka et al.

Reconsideration is respectfully requested of the rejection of claim 7 under 35 USC 103(a), as being unpatentable over Peterson '020 in view of Goldman.

Claim 7 depends from claim 1, which rejection over Peterson '020 has been addressed above and, because there are no features in Goldman that somehow could be combined with Peterson '020 and result in the presently claimed invention, it is respectfully submitted that claim 7 is patentably distinct over Peterson '020 in view of Goldman.

The prior art made of record and not relied upon has been reviewed and is not seen to show or suggest the present invention as recited in the amended claims.

Favorable reconsideration is earnestly solicited.

Respectfully submitted, COOPER & DUNHAM, LLP

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JHM/PCF:tb